

Information to identify the case:

Debtor 1	<u>Rosalyn Alyssa Pireaux</u>	Social Security number or ITIN	xxx-xx-0803
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-20900-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rosalyn Alyssa Pireaux
fka Rosalyn Malarbi

6/24/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rosalyn Alyssa Pireaux
Debtor

Case No. 17-20900-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 24, 2022

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2022:

Recip ID	Recipient Name and Address
db	Rosalyn Alyssa Pireaux, 22 Washington Dr, Monessen, PA 15062-2322
14377967	Justice/Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106
14658172	+ KeyBank N.A., as S/B/M to First Niagara Bank, NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14377972	# Nielsen, 85 Broad St, New York, NY 10004-2434
14377983	Valley 1st Community FCU, 815 Schoonmaker Ave, Monessen, PA 15062-1008

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 25 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 24 2022 23:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 25 2022 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 24 2022 23:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: LCIBAYLN	Jun 25 2022 03:18:00	BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1839
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 24 2022 23:14:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 24 2022 23:15:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14377954	EDI: RMSC.COM	Jun 25 2022 03:18:00	AEO/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14696709	+ EDI: LCIBAYLN	Jun 25 2022 03:18:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
14377955	EDI: WFNNB.COM	Jun 25 2022 03:18:00	Bon-Ton, PO Box 659813, San Antonio, TX 78265-9113

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Jun 24, 2022

Form ID: 3180W

Total Noticed: 53

14397515	Email/PDF: resurgentbknofications@resurgent.com	Jun 24 2022 23:23:17	CACH, LLC, PO Box 10587, Greenville SC 29603-0587
15426235	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 24 2022 23:15:00	CSMC 2021-RPL8 Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14377956	EDI: CAPITALONE.COM	Jun 25 2022 03:18:00	Capital One Bank (USA) N.A., PO Box 71083, Charlotte, NC 28272-1083
14377957	EDI: CAPITALONE.COM	Jun 25 2022 03:18:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14652382	Email/PDF: bncnotices@becket-lee.com	Jun 24 2022 23:23:17	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14648495	+ EDI: BASSASSOC.COM	Jun 25 2022 03:18:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
14661295	+ Email/Text: bankruptcy@cavps.com	Jun 24 2022 23:15:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14377960	EDI: WFNNB.COM	Jun 25 2022 03:18:00	Comenity - Lane Bryant Retail, PO Box 659728, San Antonio, TX 78265-9728
14377961	EDI: WFNNB.COM	Jun 25 2022 03:18:00	Comenity Bank/DRESSBARN, PO Box 659704, San Antonio, TX 78265-9704
14377962	EDI: WFNNB.COM	Jun 25 2022 03:18:00	Comenity Bank/Peebles, PO Box 182789, Columbus, OH 43218-2789
15302602	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 24 2022 23:14:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
14377963	+ EDI: CITICORP.COM	Jun 25 2022 03:18:00	DSNB/Macys, PO Box 8218, Mason, OH 45040-8218
14377964	Email/Text: bncnotifications@pheaa.org	Jun 24 2022 23:14:00	FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
14377965	EDI: AMINFOFP.COM	Jun 25 2022 03:18:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
14377966	EDI: RMSC.COM	Jun 25 2022 03:18:00	GAP/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14377958	EDI: JPMORGANCHASE	Jun 25 2022 03:18:00	Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
14377959	EDI: JPMORGANCHASE	Jun 25 2022 03:18:00	Chase/Bank One Card Services, PO Box 15298, Wilmington, DE 19850-5298
14661499	EDI: JPMORGANCHASE	Jun 25 2022 03:18:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Corresponden, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14377968	Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 24 2022 23:15:00	Keybank, PO Box 94722, Cleveland, OH 44101-4722
14377969	Email/Text: PBNCNotifications@peritussservices.com	Jun 24 2022 23:14:00	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
14377970	Email/Text: bk@lendingclub.com	Jun 24 2022 23:15:00	Lending Club, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14377971	EDI: RMSC.COM	Jun 25 2022 03:18:00	Lowe's/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14655205	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 24 2022 23:15:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14400012	EDI: AGFINANCE.COM	Jun 25 2022 03:18:00	ONEMAIN FINANCIAL, P.O. BOX 3251,

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Jun 24, 2022

Form ID: 3180W

Total Noticed: 53

			EVANSVILLE, IN 47731-3251
14377973	Email/Text: Bankruptcy.Notices@pnc.com	Jun 24 2022 23:14:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14645931	Email/Text: Bankruptcy.Notices@pnc.com	Jun 24 2022 23:14:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14663125	EDI: PRA.COM	Jun 25 2022 03:18:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14379001	+ EDI: RECOVERYCORP.COM	Jun 25 2022 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14658984	+ EDI: JEFFERSONCAP.COM	Jun 25 2022 03:18:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14377976	EDI: AGFINANCE.COM	Jun 25 2022 03:18:00	Springleaf, 601 NW 2nd St, Evansville, IN 47708-1013
14377978	EDI: RMSC.COM	Jun 25 2022 03:18:00	SYNCB/BP DC, c/o, PO Box 965024, Orlando, FL 32896-5024
14377979	EDI: RMSC.COM	Jun 25 2022 03:18:00	SYNCB/JC Penney, DC, PO Box 965007, Orlando, FL 32896-5007
14377980	EDI: RMSC.COM	Jun 25 2022 03:18:00	SYNCB/LOWES, PO Box 965005, Orlando, FL 32896-5005
14377974	EDI: RMSC.COM	Jun 25 2022 03:18:00	Sam's Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14377975	EDI: CITICORP.COM	Jun 25 2022 03:18:00	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
14377982	EDI: RMSC.COM	Jun 25 2022 03:18:00	TJX Rewards/SYNCB, PO Box 530948, Atlanta, GA 30353-0948
14377981	EDI: CITICORP.COM	Jun 25 2022 03:18:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14658724	Email/Text: bncnotifications@pheaa.org	Jun 24 2022 23:14:00	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14377984	EDI: RMSC.COM	Jun 25 2022 03:18:00	Value City Furniture, Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14377985	EDI: RMSC.COM	Jun 25 2022 03:18:00	Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CSMC 2021-RPL8 Trust
cr		Community Loan Servicing, LLC
cr		Community Loan Servicing, LLC fka Bayview Loan Ser
cr		JPMorgan Chase Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14377977	##	Steele Schneider, 428 Forbes Ave Ste 700, Pittsburgh, PA 15219-1617

TOTAL: 4 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Jun 24, 2022

Form ID: 3180W

Total Noticed: 53

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor SELECT PORTFOLIO SERVICING INC bnicholas@kmlawgroup.com
James A. Prostko	on behalf of Creditor BAYVIEW LOAN SERVICING LLC jprostko@c-vlaw.com, jamesprostko@gmail.com
Jerome B. Blank	on behalf of Creditor JPMorgan Chase Bank National Association pawb@fedphe.com
Maria Miksich	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC mmiksich@kmlawgroup.com
Maria Miksich	on behalf of Creditor Community Loan Servicing LLC mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor JPMorgan Chase Bank National Association wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Matthew R. Schimizzi	on behalf of Debtor Rosalyn Alyssa Pireaux mrs@schimizzilaw.com G16143@notify.cincompass.com;lms@schimizzilaw.com;rws@schimizzilaw.com;kmg@schimizzilaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebecca Solarz	on behalf of Creditor CSMC 2021-RPL8 Trust bkgroup@kmlawgroup.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor BAYVIEW LOAN SERVICING LLC pawb@fedphe.com

TOTAL: 13